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VICTOR T. ELLIS, JR., ET UX,
GRANTORS

TO

WARRANTY DEED

CHARLOTTE J. LADD,
GRANTEE

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid and other good and valuable considerations, the receipt of all of which is hereby acknowledged, VICTOR T. ELLIS, JR. and wife, REBECCA L. ELLIS, do hereby sell, convey and warrant unto CHARLOTTE J. LADD, a single person, the land lying and being situated in DeSoto County, Mississippi, more particularly described as follows, to-wit:

Lots 93 and 94, Section A, Revised, Lakewood Estates Subdivision, in Section 23, Township 2 South, Range 7 West, DeSoto County, Mississippi, as shown by plat thereof recorded in Plat Book 11, Page 1, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Further consideration of the above described property is the assumption by Grantee of that certain Deed of Trust dated July 10, 1973, executed by the undersigned in favor of James E. McGehee & Company, Inc., recorded in Book 162, Page 357, in the office of the Chancery Clerk of DeSoto County, Mississippi, in the current principal amount of Twenty-Five Thousand Four Hundred Sixty-Six and 61/100 Dollars (\$25,466.61) and Grantee takes subject to said loan.

Grantors authorize the transfer of this loan from their names into Grantee's name and Grantors set over and assign unto Grantee without charge all escrow funds now held by Citizens Fidelity Mortgage Company in connection with loan made by James E. McGehee & Company, Inc. on the above described property.

The warranty in this Deed is subject to rights of way and easements for public roads and public utilities, subdivision and zoning regulations in effect in DeSoto County, Mississippi, and further subject to all applicable building restrictions and restrictive covenants of record.

Taxes for the year 1985, are to be assumed and possession is to be given with delivery of Deed.

WITNESS our signatures, this the 29th day of January, 1985.

Victor T. Ellis, Jr.
Victor T. Ellis, Jr.

Rebecca L. Ellis
Rebecca L. Ellis

STATE OF GEORGIA
COUNTY OF Dougherty

This day personally appeared before me, the undersigned authority of law, in and for the State and County aforesaid, the within named REBECCA L. ELLIS, who acknowledged that she signed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned as her free and voluntary act and deed and for the purposes therein expressed.

GIVEN UNDER MY HAND and Seal of Office, this the 30 day of January, 1985.

[Signature]
Notary Public

My Commission expires:
MY COMMISSION EXPIRES AUGUST 22, 1987



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STATE OF MISSISSIPPI
COUNTY OF DESOTO

This day personally appeared before me, the undersigned authority of law, in and for the State and County aforesaid, the within named VICTOR T. ELLIS, JR., who acknowledged that he signed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned as his free and voluntary act and deed and for the purposes therein expressed.

GIVEN UNDER MY HAND and Seal of Office, this the 29th day of Jan., 1985.

Lekkie M. Braswell
Notary Public

My Commission expires:

February 25, 1988

Grantors' Address 602 Polaris Lane
 Albany, Georgia 31707

Grantee's Address: 4851 Victoria Drive
 Nesbit, Mississippi 38651

Filed @ 11:00 AM, 13 Feb, 1985
Recorded in Book 176 Page 316
H. G. Ferguson, Clerk